

It's Important to Understand How Your Insurance Works

Transition Skills, Tips & Tools
Insurance for Children



1. Read your network and coverage books or learn more on your insurance company's website (*find the website address on your insurance card*) about what services are covered and which providers you can go see.
2. If your child is not insured or is under-insured, you may want to learn more about the Illinois Department of Healthcare and Family Services (HFS) medical programs (*for example, the All Kids program*). Go to: www.hfs.illinois.gov/ or call (866) 255-5437, TTY (877) 204-1012.
3. Keep your child's current insurance card with you at all times.
4. Know who to call for policy questions or to find in-network providers. You can contact your insurance company's member services (see the phone number on your insurance ID card) for a list of providers. You can check your insurance company's website and use the "Find a Doctor or Hospital" (pharmacies, urgent care and more) search feature. If your child is covered through All Kids/Medicaid, call (866) 255-5437.
5. If your child is enrolled with a Medicaid managed care organization (MCO), call your MCO.
 - Aetna Better Health of Illinois: Visit www.aetnabetterhealth.com/illinois-medicaid or call (866) 329-4701
 - Blue Cross Community Health Plan: Visit www.bcchpil.com or call (877) 860-2837
 - CountyCare (*for Cook County residents only*): Visit www.countycare.com or call (855) 444-1661
 - Meridian Health: Visit www.ilmeridian.com or call (800) 526-0844
 - Molina Healthcare: Visit www.molinahealthcare.com or call (855) 687-7861, TTY: Illinois Relay at 7-1-1 or (800) 526-0844
6. Learn what services your insurance covers. Know your plan's deductible(s) and co-payments. Your policy book, member services and insurance company website can help you gain information.
7. Know if you need to get permission from your insurance plan to get expensive tests, go to a hospital or see a specialist. Call the insurance plan before you seek these types of services or you may end up paying the bill.
8. Find out if your insurance company covers your child's equipment, such as how it can be fixed and/or replaced if necessary.
9. As your child nears adulthood, the Illinois Department of Insurance may be a good resource to help you figure out how long your child can stay on your policy and what the cost of coverage would be. You can call the Illinois Department of Insurance at (877) 527-9431 to ask questions about health care coverage.
10. Keep all paperwork from your insurance (Explanation of Benefits (EOBs), eligibility and denial letters, notices).
11. Find and read the appeal process in your policy book and use it when you think services have been denied in error.

We're here to help.

To learn more about the Division of Specialized Care for Children's programs and services, check out our website at: dsc.c.uic.edu

